

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 ABILENE DIVISION

IN RE:  
 CAROLINA GONZALES ZAMBRANO

CASE NO: 13-10192-RLJ-13  
 HEARING DATE: 5/1/2014  
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
008 0 U	ABILENE REGIONAL MEDICAL CENTER	\$100.00	009 0 U	ADVANCE AMERICA	\$100.00
010 0 U	ALLTEL COMMUNICATIONS	\$863.00	012 0 U	BEALLS/COMENITY BANK	\$1.00
013 0 U	CATO	\$50.00	017 0 U	DR SAMUEL MARONEY	\$100.00
019 0 U	GREAT AM SALES & RENT	\$2,207.00	020 0 U	JC PENNEY	\$100.00
022 0 U	MIDWEST FINANCE	\$792.00	023 0 U	MONTGOMERY WARDS	\$100.00
027 0 U	NUVELL CREDIT	\$19,001.00	031 0 U	RADIO SHACK/CITIBANK	\$50.00
032 0 U	RADIOLOGY ASSOCIATES OF ABILENE	\$30.00	033 0 U	ROLLING PLAINS MEMORIAL HOSPITAL	\$433.00
034 0 U	ROTAN HEALTH CENTER	\$100.00	036 0 U	SEARS MASTERCARD/CITI	\$100.00
039 0 U	TEXAS CAR TITLE	\$540.00	040 0 U	TEXAS FINANCE	\$384.00
041 0 U	UNITED ACCEPTANCE INC	\$5,317.00	042 0 U	WEST CENTRAL TX COLLECTIONS	\$162.00
045 0 U	AMIGO ENERGY	\$295.87			

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b>SECURED CREDITORS</b>							
018 0	FRONTIER MOTOR CO	2005 DODGE RAM 1500 TRUCK	\$9,676.60	\$12,000.00			
	Claim paid in full by insurance proceeds; Trustee shall make no further payment.						
025 0 *	NOLAN COUNTY	2012-2013 PROPERTY TAXES/302 BOIS D ARC, ROSCOE TX	\$220.92	\$22,420.00	12.00%	40	\$6.75 PAID BY TRUSTEE
053 0 *	CITY OF ROSCOE	2012-2013 PROPERTY TAXES	\$335.07	\$22,420.00	12.00%	40	\$14.42 PAID BY TRUSTEE
	Not provided for in confirmed plan. See Trustee's Modification below.						

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
014 0 U	CONSUMER PORTFOLIO SERVICES DEFICIENCY/2006 CHRYSLER	\$12,704.74	024 0 U	CASA TIERRA APARTMENT LEASE	\$1,491.75
037 0 U	SECURITY FIN LOAN	\$1,373.80	038 0 U	SOUTHWEST GAS CORPORATION SERVICES	\$220.18
050 0 U *	WORLD FINANCE CORP LOAN Not provided for in confirmed plan.	\$1,603.70	055 0 U *	ASSET ACCEPTANCE LLC SERVICES/XCEL ENERGY SW PUBLIC SERVICE Not provided for in confirmed plan.	\$483.38
057 0 U *	JEFFERSON CAPITAL SYSTEMS LLC SERVICES/SPRING PCS Not provided for in confirmed plan.	\$367.41			

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

City of Roscoe is allowed a \$335.07 secured claim for 2012 and 2013 property taxes, clerk's claim #5, valued for \$22,420.00 and paid 12% interest over the remainder of a 40 month term with monthly payments of \$14.42. Beginning 8/30/2013 debtor shall make 40 payments of \$443.00; \$10,936.21 received from insurance proceeds have been added to the base as well, for a total plan contribution of \$28,656.21.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 5/1/2014 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT:

US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 3/12/2014

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AARONS RENTAL CENTER 411 NE GEORGIA SWEETWATER TX 79556  
ABILENE REGIONAL MEDICAL CENTER PO BOX 849776 DALLAS TX 75284  
ADVANCE AMERICA 3285 S 14TH ABILENE TX 79605  
ALLTEL COMMUNICATIONS 1801 B SOUTH MONROE STREET TALLAHASSEE FL 32301  
ALLY FINANCIAL ROSEVILLE BANKRUPTCY CENTER 2740 ARTHUR STREET ROSEVILLE MN 55113  
AMIGO ENERGY 777 POST OAK BLVD STE 700 HOUSTON TX 77056  
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090  
BEALLS/COMENITY BANK COMENITY BANK ATTN: BANKRUPTCY PO BOX 182686 COLUMBUS OH 43218  
BYL SERVICES 301 LACEY STREET WEST CHESTER PA 19382  
CAROLINA GONZALES ZAMBRANO PO BOX 46 ROSCOE TX 79545  
CASA TIERRA NATIONAL CREDIT SYSTEMS INC PO BOX 312125 ATLANTA GA 31131  
CATO 1776 TEXAS 351 ABILENE TX 79603  
CITIBANK PO BOX 790034 ST LOUIS MO 63179  
CITY OF ROSCOE C/O PERDUE BRANDON FIELDER ET ALL PO BOX 13430 ARLINGTON TX 76094  
CITY OF ROSCOE NOLAN COUNTY C/O EBONEY COBB PERDUE BRANDON FIELDER C PO BOX 13430 ARLINGTON TX 76094  
CONSUMER PORTFOLIO SERVICES PO BOX 57071 IRVINE CA 92619  
CONSUMER PORTFOLIO SVC ATTN: BANKRUPTCY 19500 JAMBOREE RD IRVINE CA 92612  
CRED BUREAU BORGER 306 N MCGEE ST BORGER TX 79007  
CREDIT SYSTEMS INTL IN 1277 COUNTRY CLUB LN FT WORTH TX 76112  
DR SAMUEL MARONEY 2074 ANTILLEY RD ABILENE TX 79606  
FRONTIER MOT 4609 N FIRST ABILENE TX 79603  
FRONTIER MOTOR CO 4601 N FIRST STREET ABILENE TX 79603  
GREAT AM SALES & RENT 7223 W INDIAN SCHOOL RD PHOENIX AZ 85033  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
JC PENNEY PO BOX 533 DALLAS TX 75221  
JCPENNY/MCCBGA PO BOX 981131 EL PASO TX 79998  
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302  
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195  
MIDWEST FINANCE 3105 S 14TH ST ABILENE TX 79605  
MONTGOMERY WARDS PO BOX 981400 EL PASO TX 79998  
NATIONAL CREDIT SYSTEM ATTN BANKRUPTCY PO BOX 312125 ATLANTA GA 31131  
NOLAN COUNTY CENTRAL APPRAISAL DISTRICT PO BOX 1256 SWEETWATER TX 79556  
NOLAN COUNTY PERDUE BRANDON FIELDER ETAL PO BOX 13430 ARLINGTON TX 76094  
NORTH RESOL PO BOX 566 AMHERST NY 14226  
NUVELL CREDIT 5700 CROOKS RD STE 301 TROY MI 48098  
PERDUE BRANDON FIELDER COLLINS & MOTT ATTORNEYS AT LAW PO BOX 13430 ARLINGTON TX 76094  
PINNACLE CREDIT SERVICE PO BOX 640 HOPKINS MN 55343  
RADIO SHACK/CITIBANK PO BOX 20483 KANSAS CITY MO 64195  
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604  
ROLLING PLAINS MEMORIAL HOSPITAL PO BOX 690 SWEETWATER TX 79556  
ROTAN HEALTH CENTER 711 EAST FIFTH STREET ROTAN TX 79546  
RS CLARK AND ASSOCIATE 12990 PANDORA DR STE 150 DALLAS TX 75238  
SEARS MASTERCARD/CITI PO BOX 6922 THE LAKES NV 88901  
SECURITY FIN SFC CENTRALIZED BANKRUPTCY PO BOX 1893 SPARTANBURG SC 29304  
SOUTHWEST GAS CORPORATION PO BOX 1498 VICTORVILLE CA 92393  
SOUTHWEST GAS CORPORATION PO BOX 98890 LAS VEGAS NV 89193  
TEXAS CAR TITLE 3989 S 1ST ST ABILENE TX 79605  
TEXAS FINANCE 605 A LAMAR STREET SWEETWATER TX 79556  
UNITED ACCEPTANCE INC 2400 LAKE PARK DRIVE SE SMYRNA GA 30080  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WEST CENTRAL TX COLLECTIONS PO BOX 2586 ABILENE TX 79604  
WEST TEXAS RADIOLOGY 3280 JOE BATTLE BLVD EL PASO TX 79938  
WORLD FINANCE CORP 2309 W 5TH ST PLAINVIEW TX 79072  
WORLD FINANCE CORP 3118 N 1ST STREET ABILENE TX 79603  
WORLD FINANCE CORP WORLD ACCEPTANCE CORP/ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606